



Edelweiss Life – Premier Guaranteed STAR Pro
(An Individual, Non-Linked, Non-Participating, Savings, Life Insurance Plan)

4 Reasons to choose this plan:

- Secure your family's financial future through life insurance cover
- Choose from multiple benefit types with our two plan options: Lump Sum Option and Lump Sum plus Income Option
- Secure your future goals with a plan which offers guaranteed* benefits.
- Option to add riders to enhance your protection at an additional premium

*This is applicable only if all due premiums are paid and the policy is in-force.

Why Edelweiss Life Insurance?

At Edelweiss Life Insurance, we realize that your needs are more important than anything else. That's why it is our constant aim to understand your needs first before offering any advice or an insurance solution. Your needs, based on your priorities, are first understood, then evaluated against your future goals so that we are able to ensure that we can offer you the best solution suited to your needs. We offer a wide range of life insurance solutions ranging from pure term plan, savings cum insurance plan, retirement plans as well as critical illness plans.

Why a savings insurance plan?

In today's uncertain world, it is prudent to save for the rainy days. One needs to arrange for a second income in the later years of one's life so that the external uncertainties don't affect one's future plans. A savings insurance plan ensures one's future income is intact whether in case of early death or living too long.

Why Edelweiss Life – Premier Guaranteed STAR Pro?

Edelweiss Life – Premier Guaranteed STAR Pro a life insurance plan designed to provide a protection to your family from any financial loss in case of an untimely death and also provide a regular income and lumpsum to you and your family. It has various options to help you customize the plan as per your requirements.

How can you purchase this plan?

Step 1: Choose between one of the two plan options: Lump Sum Option or Lump Sum plus Income Option

Step 2: Choose the

- Premium you wish to pay
- Death Benefit Option
- Premium Paying Term
- Premium Paying Frequency and
- Policy Term (applicable for Lump Sum Option)
- Income Duration, Income Start Year and Income Payout Frequency (applicable for Lump Sum plus Income Option)

Sum Assured on Maturity, Sum Assured on Death, Guaranteed Additions (applicable for Lump Sum option) and Income Benefit Pay-out (applicable for Lump Sum plus Income option) will be determined based on the above inputs plus your age & gender.

Step 3: Choose additional riders to enhance your protection by paying additional premium

Plan at a Glance:

Plan Options	Lump Sum Option	Lump Sum plus Income Option															
Premium Payment Term (PPT) (In Years)	5 6 7 8 10 12	5 6 7 8 10 12															
Policy Term (PT) (In Years)	15, 20, 25 and 30	PT will depend on the Income Start Year and Income Duration chosen by you. The minimum PT is 19 years while the maximum PT allowed are as below: <table><tr><td>PPT</td><td>Maximum PT</td></tr><tr><td>5</td><td>44</td></tr><tr><td>6</td><td>45</td></tr><tr><td>7</td><td>46</td></tr><tr><td>8</td><td>42</td></tr><tr><td>10</td><td>44</td></tr><tr><td>12</td><td>46</td></tr></table> The Income Start Year options available in the plan are PPT, PPT+1, PPT+2, PPT+3, PPT+5 and PPT+10 and the Income Durations options available in the plan are 15, 20, 25 and 30 years.		PPT	Maximum PT	5	44	6	45	7	46	8	42	10	44	12	46
PPT	Maximum PT																
5	44																
6	45																
7	46																
8	42																
10	44																
12	46																
Minimum Entry Age (In Years)	0 Years (Age Last Birthday)																
Maximum Entry Age (In Years)	<u>Death Benefit Option 1:</u> For All PPT-65 <u>Death Benefit Option 2:</u> PPT 5, 6 and 7 Years: 60 PPT 8, 10 and 12 Years: 65 <u>Death Benefit Option 3:</u> PPT 5 and 6 Years: 45 PPT 7, 8, 10 and 12 Years: 50	<u>Death Benefit Option 1:</u> For all PPT-65 <u>Death Benefit Option 2:</u> PPT 5, 6 and 7 Years: 60 PPT 8, 10 and 12 Years: 65 <u>Death Benefit Option 3:</u> For All PPT: 50															
Minimum Maturity Age	18 Years (age last birthday)																
Maximum Maturity Age	85 years (Age Last Birthday)	100 years (Age Last Birthday)															
Minimum Premium	Yearly Rs. 1,00,000 Half-Yearly Rs. 51,200 Quarterly Rs. 26,000 Monthly Rs. 8,800																
Maximum Premium	No Limit, subject to board approved underwriting policy																
Modes of Premium Payment	Yearly/Half-Yearly/Quarterly/Monthly																
Minimum Sum Assured on	Entry Age Life Assured	Sum Assured on Death															
	0 - 49 years	Rs. 7,00,000															

Death (SAD)	50 years and above	Rs. 5,00,000
Maximum Sum Assured on Death (SAD)	No Limit, subject to board approved underwriting policy	

In case the Life Insured is a minor, the risk cover will start from the policy commencement date and on attainment of majority the ownership of Policy will automatically vest on the Life Insured. The relationship between the Proposer and the Life Insured in such a case should be such that there is a legally accepted insurable interest between the two as per the Board Approved Underwriting Policy. In case of death of the Life Insured who is a minor, the death benefit will be paid to the Proposer in the policy. The Policyholder should ensure that while the Life Insured is still a minor, the Survival Benefits are used for the benefits of the minor life.

Death Benefit:

The death benefit payable on death of Life Insured, under Lump Sum option and Lump Sum plus Income Option is higher of:

- Sum Assured on Death[#] as per the chosen Death Benefit Option
- 105% of Total Premiums Paid¹
- Surrender Value applicable at the time of death

In addition, for Lump Sum plus Income Option, the 'Income Benefit Pay-out' due in the policy year of death will be paid on pro-rata basis considering the number of months elapsed in the policy year and duly adjusted for the survival benefits paid out in that policy year.

#Sum Assured on Death (SAD) is minimum guaranteed death benefit applicable under the plan and varies with the Death Benefit Option chosen by the policyholder as follows:

Death Benefit Option 1:

For age at entry less than 50 years: 7 times the Annualized Premium²

For age at entry 50 years and above: 5 times the Annualized Premium²

Death Benefit Option 2:

SAD is Higher of 10 times the Annualized Premium² and 10 times the Annual Premium³

Death Benefit Option 3:

SAD is 20 times the Annualized Premium²

¹Total Premiums Paid means total of all the premiums paid under the base product, excluding any extra premium and taxes, if collected explicitly.

²Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

³Annual Premium shall be the premium payable in a year chosen by you, including loadings for modal premiums and the underwriting extra premiums, if any but excluding the taxes, rider premiums, if any.

Plan Options under the plan: This plan provides following two Plan Options to choose from. These plan options help you customize the plan according to your individual needs.

1. Lump Sum Option

a) Maturity Benefit

Maturity benefit is equal to Sum Assured on Maturity (SAM) plus accrued Guaranteed Additions (GA). The maturity benefit will be payable on maturity if the Life Assured survives till the end of the policy term, provided the policy is in-force.

Sum Assured on Maturity = PPT X Annualized Premium

Guaranteed Additions = Guaranteed Additions Rate (GA Rate) X total Annualized Premium paid[^]

GA Rate varies by Age, PPT, PT, Premium Band and Death Benefit Option.

GA will accrue every year, in arrears starting from the 2nd policy year till the end of the Policy Term (PT), provided the policy is in-force and atleast 2 full years' premiums are paid.

[^]Total Annualized Premium paid shall be the total of all the premiums paid excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

Sample Illustration 1:

Mr. Neer is a 40 year old male, who can save Rs 1,00,000 for 12 years. He wants to save for his son's higher education while ensuring long-term protection for his family. He have decided to buy Edelweiss Life Premier Guaranteed STAR Pro with Lump Sum Option for an Annualized Premium of Rs. 1 Lakh, Premium Payment Mode: Annual, Premium Payment Term: 12 years, Policy Term: 20 years, SAD Multiple: 10 (Death Benefit Option 2).

Policy Year	Annualized Premium (Rs.)	Guaranteed Addition (Rs.)	Accrued Guaranteed Addition (Rs.)	Maturity Benefit (Rs.)
1	1,00,000	-	-	-
2	1,00,000	19,416	19,416	-
3	1,00,000	29,125	48,541	-
4	1,00,000	38,833	87,374	-
5	1,00,000	48,541	1,35,914	-
6	1,00,000	58,249	1,94,164	-
7	1,00,000	67,957	2,62,121	-
8	1,00,000	77,665	3,39,786	-
9	1,00,000	87,374	4,27,160	-
10	1,00,000	97,082	5,24,242	-
11	1,00,000	1,06,790	6,31,031	-
12	1,00,000	1,16,498	7,47,530	-
13	-	1,16,498	8,64,028	-
14	-	1,16,498	9,80,526	-

15	-	1,16,498	10,97,024	-
16	-	1,16,498	12,13,522	-
17	-	1,16,498	13,30,020	-
18	-	1,16,498	14,46,518	-
19	-	1,16,498	15,63,016	-
20	-	1,16,498	16,79,514	28,79,514

Note: The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.

2. Lump Sum plus Income Option

The policy term in this plan option will depend on the Income Start Year and Income Duration chosen by you at inception. The 'Income Start Year' available under the plan option are PPT, PPT+1, PPT+2, PPT+3, PPT+5 and PPT+10. 'Income Duration' is the number of policy years for which 'Income Benefit Pay-out' is payable. The Income Durations available in the plan option are 15 years, 20 years, 25 years and 30 years. The Income Durations available for each PPT and 'Income Start Year' will be subject to the maximum Policy Term and maturity age allowed under this plan option.

a) Income Benefit:

A level guaranteed income called 'Income Benefit Pay-out' starting from the chosen policy year called 'Income Start Year', will be payable in arrears as per the Income Benefit Payout Frequency chosen. The benefit will be payable till maturity or death, whichever is earlier, while the policy is in-force.

'Income Benefit Pay-out' = Income Rate X Total Annualized Premium paid[^]

Income Rate varies by Age, PPT, Income Duration, Income Start Year, Premium Band and Death Benefit Option.

The Income Benefit Pay-out Frequency must be chosen at inception of the policy. Once chosen, the Income Benefit Pay-out Frequency cannot be changed during the policy term. The various Income Benefit Pay-out frequencies available and corresponding multiplier factors to be applied on the Annual Income Benefit Payout to arrive at the Income Benefit Pay-out instalment is provided in the table below:

Income Payout Frequency	Multiplier Factor	Annual Equivalent rate
Yearly	100.00%	100.00%
Half-yearly	49.0845%	98.1689%
Quarterly	24.3175%	97.2701%
Monthly	8.0564%	96.6770%

Income Benefit Pay-out Frequency option for 'Income Start Year' as 'PPT' is only available if the premium payment frequency is annual.

[^]Total Annualized Premium paid shall be the total of all the premiums paid excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums.

b) Maturity Benefit

In addition to the last Income Benefit Pay-out instalment, Maturity Benefit which is equal to Sum Assured on Maturity (SAM) will be payable as a lumpsum on the maturity of the policy if the Life Assured survives till the end of the Policy Term, provided the policy is in-force.

$$\text{SAM} = \text{Max} (10, \text{PPT}) \times \text{Annualized Premium}.$$

Sample Illustration 2:

Mr. Neer is a 40 year old male, who can save Rs 1,00,000 for 12 years. He wants to save for his early retirement income while ensuring long-term protection for his family. He have decided to buy Edelweiss Life Premier Guaranteed STAR Pro with Lump Sum plus Income Option for an Annualized Premium of Rs. 1 Lakh, Premium Payment Mode: Annual, Premium Payment Term: 12 years, Income Start Year: 15 years, Income Duration: 20 years, Income Benefit Payout Frequency: Yearly and SAD Multiple: 10 (Death Benefit Option 2). His Policy Term will be equal to 34 years (Income Start Year plus Income Duration less 1).

Policy Year	Annualized Premium (Rs.)	Income Benefits (Rs.)	Maturity Benefits (Rs.)
1	1,00,000	-	-
2	1,00,000	-	-
3	1,00,000	-	-
4	1,00,000	-	-
5	1,00,000	-	-
6	1,00,000	-	-
7	1,00,000	-	-
8	1,00,000	-	-
9	1,00,000	-	-
10	1,00,000	-	-
11	1,00,000	-	-
12	1,00,000	-	-
13	-	-	-
14	-	-	-
15	-	1,44,263	-
16	-	1,44,263	-
17	-	1,44,263	-
18	-	1,44,263	-
19	-	1,44,263	-
20	-	1,44,263	-
21	-	1,44,263	-
22	-	1,44,263	-
23	-	1,44,263	-
24	-	1,44,263	-
25	-	1,44,263	-
26	-	1,44,263	-
27	-	1,44,263	-
28	-	1,44,263	-

29	-	1,44,263	-
30	-	1,44,263	-
31	-	1,44,263	-
32	-	1,44,263	-
33	-	1,44,263	-
34	-	1,44,263	12,00,000

Note: The Premium Amount is payable at the beginning of the year and the benefits provided in the illustration above are payable at the end of each year.

Loadings/discount applicable for different modes of premium payment:

The modal factors for different mode of Premium Payment are as given in the table below:

Mode/Frequency	Modal Loading	Modal premium as a % of Annualized premium	Sample Premium (Annualized Premium = Rs. 1,00,000)
Monthly	5.6%	8.8%	8,800 monthly
Quarterly	4.0%	26.0%	26,000 quarterly
Half-Yearly	2.4%	51.2%	51,200 half-yearly
Annual	0.0%	100.0%	1,00,000 annually

Additional Benefits:

Enhance Protection through Riders

A rider is an add-on provision to the base plan. Riders can help in making your plan more comprehensive by paying a nominal premium. Riders can be added at the inception of the policy or at policy anniversary during the policy term subject to underwriting and terms and conditions of the riders.

Following riders are available with this plan:

- **Edelweiss Life - Accidental Death Benefit Rider (UIN: 147B002V05):** This rider provides for additional financial security in case any death occurs due to accident. Also, the benefit is payable in lumpsum.
- **Edelweiss Life - Accidental Total and Permanent Disability Rider (UIN: 147B001V05):** This rider provides you with a lumpsum to cater to your immediate expenses in case your income earning capacity is hindered due to an accidental disability (total & permanent).
- **Edelweiss Life - Critical Illness Rider (UIN: 147B005V05):** This rider provides for a lumpsum amount on diagnosis of one of the listed critical illnesses
- **Edelweiss Life – Waiver of Premium Rider (UIN: 147B003V06):** This rider waives of future premiums in case you suffer from Critical Illness or Total and Permanent Disability due to accident.
- **Edelweiss Life – Payor Waiver Benefit Rider (UIN: 147B014V06):** This rider waives

future premiums in case of death, Critical Illness or total and permanent disability due to accident of the proposer (payor) so that the Life Insured continues to get the benefits.

The premium pertaining to health riders shall not exceed 100% of premium under the basic plan, the premiums under all other life insurance riders put together shall not exceed 30% of premiums under the basic plan. Any benefit arising under each of the above mentioned riders shall not exceed the Sum Assured on Death under the base plan. Rider will not be offered if the term of the rider exceeds outstanding term under the base policy. There will be no overlap of benefit(s) offered under the base plan and/or different rider(s). The rider benefits shall be payable separately in addition to benefits available under the base plan, if applicable.

Any of the riders can be added only if the outstanding premium paying term of the base product is at least 5 years and subject to the age, premium payment term and rider term limits and meeting all the applicable conditions of the respective riders.

The benefit offered under different riders will be available on the life of the Proposer/Life Insured, as applicable.

Other Benefits:

Tax Benefits: You may be eligible for tax benefits as per applicable tax laws. Tax benefits are subject to change in the tax laws. Kindly consult your tax advisor for detailed information on tax benefits/implications.

Policy Loan:

A life insurance policy should be handy for you in case of any adverse financial emergencies and this plan caters to that, whereby you can avail a loan under the policy once the policy acquires surrender value.

Policy loan is available once the policy acquires surrender value. Maximum loan amount is 60% of the surrender value.

Interest will be charged on the outstanding loan amount at a rate declared by the Company and will be equal to "Three-year (tenure) SBI MCLR + 0.50%, subject to floor of 7.00%". The loan interest rate will be declared by the company as and when there is a change in the three-year (tenure) SBI MCLR e.g., if the three-year (tenure) SBI MCLR gets revised w.e.f. 15th June 2025 then the revised rate will be applicable from 15th June 2025 till further revision in the loan interest rate. If the loan interest rate is revised, the same interest rate will be applied to both existing and new loans from the date of revision.

The rate of interest on policy loan as of 15th August 2025 is 9.35% per annum. The interest rate methodology is reviewable with prior approval from IRDAI.

For other than in-force and fully paid-up policies, if at any point of time outstanding loan amount and accumulated interest balance equal or exceed surrender value, then the policy shall be terminated without value. Prior to this, the Company will notify the customer when his/her outstanding loan balance is 95% of the surrender value and will give an opportunity to repay all or part of the loan balance.

The outstanding loan amount and accumulated interest will be recovered from any benefits payable (including Income Benefit Pay-out, if applicable, Death Benefit, Maturity Benefit, Surrender Benefit) and rest of the benefit amount, if any, will be paid. For in-force and fully paid-up policies: Policy can't be foreclosed on the ground of outstanding loan amount including interest exceeding the surrender value.

Additional Benefit for ECS Mandate/Auto-debit:

An additional benefit is provided to the policyholder on registering ECS Mandate/Auto-debit for the policy. ECS Mandate/Auto-debit is a method used by the company to automate the premium payment process, thereby improving the ease of premium payment for the policyholder. The policyholder will be eligible for this additional benefit provided all due premiums are collected through ECS Mandate/Auto-debit.

Under Lump Sum Plan Option, this benefit is expressed as a % of applicable Guaranteed Additions as provided in the table below:

PPT/PT	15	20	25	30
5	0.90%	0.85%	0.85%	0.70%
6	1.00%	1.00%	0.85%	0.75%
7	1.00%	1.00%	0.85%	0.75%
8	1.00%	1.00%	0.85%	0.75%
10	1.25%	1.00%	0.85%	0.75%
12	1.25%	1.00%	0.85%	0.80%

Under Lump Sum plus Income Plan Option, the policyholder receives an additional income every 5th policy year starting from the 'Income Start Year' till PT. The additional benefit is expressed as a % of applicable Income Rate and is as per the table below:

PPT/Income Start Year	PPT+0, PPT+1, PPT+2	PPT+3, PPT+5	PPT+10
5	12.5%	15.0%	20.0%
6	10.0%	12.5%	15.0%
7	7.0%	10.0%	12.5%
8	7.0%	7.5%	12.5%
10	5.0%	7.5%	12.5%
12	5.0%	7.5%	12.5%

Additional Benefit for Existing Customer:

Under Lump Sum Plan Option, this benefit is expressed as a % of applicable Guaranteed Additions as provided in the table below:

PPT/PT	15	20	25	30
5	3.50%	2.50%	2.00%	1.75%
6	2.50%	2.00%	1.75%	1.75%
7	2.50%	1.75%	1.50%	1.50%
8	2.25%	1.75%	1.25%	1.25%
10	2.25%	1.50%	1.25%	1.25%
12	2.00%	1.50%	1.25%	1.00%

Under Lump Sum plus Income Plan Option, the policyholder receives an additional income every 5th policy year starting from the 'Income Start Year' till PT. The additional benefit is expressed as a % of applicable Income Rate and is as per the table below:

PPT/Income Start Year	PPT+0, PPT+1, PPT+2	PPT+3, PPT+5	PPT+10
5	10.0%	15.0%	22.0%
6	10.0%	15.0%	22.0%
7	8.5%	12.5%	21.0%
8	8.5%	12.5%	21.0%
10	7.5%	10.0%	20.0%
12	7.5%	10.0%	20.0%

Non-forfeiture Benefits

You shall pay the Premium for the entire Premium Paying Term. If agreed by us, you may change your Premium Paying Frequency during the Premium Paying Term, to any other Premium Paying Frequency as allowed under the plan. For Premium Paying Frequencies other than annual mode, additional loadings as applicable will be applied on the Annualized premium.

It is recommended that you pay all premiums for the period selected to be able to enjoy all policy benefits. However, at any stage if you stop paying premiums the following shall be applicable:

Premium discontinuance:

- 1) If all the premiums have not been paid in full for at least the first policy year, then on premium discontinuance, the policy will lapse, and no surrender value or paid-up value will be payable.
- 2) The policy will acquire surrender value provided one full year's premium has been paid and is payable after completion of the first policy year. The policy will acquire paid-up value provided one full year's premium has been paid.

Reduced Paid-up:

If all Premiums for at least first Policy Year have not been paid in full, then paid-up value is nil. After completion of first Policy Year provided one full year's Premium has been paid then on Premium Discontinuance, the Policy will continue as a 'Reduced Paid-up' policy and all the benefits shall be reduced proportionately.

Once your Policy has acquired the Reduced Paid-Up status, the following amounts will be applicable:

Reduced Paid-up Sum Assured on Maturity = Sum Assured on Maturity * Reduced paid-up factor

Reduced Paid-up Death Benefit will be as below:

For Lump Sum Option:

Higher of:

- i. Sum Assured on Death as per the chosen Death Benefit Option x Reduced paid-up factor

- ii. 105% of Total Premiums Paid
- iii. Surrender Value applicable at the time of death

For Lump Sum plus Income Option:

Higher of:

- i. Sum Assured on Death as per the chosen Death Benefit Option x Reduced paid-up factor
- ii. 105% of Total Premiums Paid
- iii. Surrender Value applicable at the time of death

In addition, the Reduced Paid-up Income Benefit Pay-out due in the policy year of death will be paid on pro-rata basis considering the number of months elapsed in the policy year and duly adjusted for the survival benefits paid out in that policy year.

Reduced Paid-up Income Benefit Pay-out (applicable for Lump Sum plus Income Option):

Reduced Paid-up Income Benefit Pay-out = Income Rate x Total Annualized Premium paid x Reduced paid-up factor

Reduced Paid-up Guaranteed Additions (applicable for Lump Sum Option):

The Reduced Paid-up Guaranteed Additions will continue to accrue after the policy becomes 'Reduced Paid-up'.

Reduced Paid-up Guaranteed Additions = Guaranteed Additions Rate x Total Annualized Premium paid x Reduced paid-up factor

Where, Reduced paid-up factor = (Total number of months for which Premiums are paid / Total number of months for which Premiums are payable)

Surrender Benefit

After completion of the first Policy Year provided one full year's Premium has been paid, your policy will acquire a Surrender Value.

On receipt of a written request for Surrender from you, the Surrender Value, if any, will be payable after completion of first Policy Year. The Policy will be terminated and all the benefits under the Policy shall cease to apply.

Surrender Value:

The Surrender Value payable is higher of Guaranteed Surrender Value (GSV) and Special Surrender Value (SSV)

a) Guaranteed Surrender Value (GSV):

The policy shall acquire a Guaranteed Surrender Value on payment of premium for at least two consecutive years. The Guaranteed Surrender Value for both Plan Options is described below:

Lump Sum Option:

Max {(GSV Factor1 x Total Premiums Paid) *plus* [GSV Factor2 x (accrued Guaranteed Additions plus accrued Reduced Paid-up Guaranteed Additions)], 0}

Lump Sum plus Income Option:

Max {(GSV Factor1 x Total Premiums Paid) *less* total Income Benefit Pay-outs already paid till the date of surrender, 0}

b) **Special Surrender Value (SSV):**

The Policy also acquires a Special Surrender Value. Before making a request for Surrender, you may approach us to know about the Surrender Value in respect of the Policy.

Free Look Period

You have a Free Look period of thirty (30) days beginning from the date of receipt of the Policy Document, whether received electronically or otherwise, to review the terms and conditions of this Policy. If you disagree with any of the terms or conditions, or otherwise, and you have not made any claims, you may return this Policy for cancellation to us by giving us written reasons for your objection within the said Free Look period. We will refund the Premium received after deducting stamp duty charges, proportionate risk premium for the period of cover and expenses incurred by us on medical examination (if any) of Proposer/Life Insured.

To exercise the Free Look option, you would need to send the Policy Document along with a request letter to us at any of our branches or at our Corporate Office address provided below. You are required to maintain the acknowledgement received from the Company as a proof of submission.

Exclusion

Suicide Claim

In case of death of the Life Assured due to suicide within 12 months from the date of commencement of risk under the policy or from the date of revival of the policy, as applicable, the nominee or beneficiary of the policyholder shall be entitled to 80% of the Total Premiums Paid till the date of death or Surrender Value available as on the date of death whichever is higher, provided the policy is in force. The policy will terminate on making such a payment, and no further benefits are payable.

Statutory Information

Grace Period

If we do not receive the premium in full by the premium paying due date, then:

- i. We will allow a Grace Period of 15 days where the Policyholder pays the Premium on a monthly basis, and 30 days in all other cases during which you must pay the Premium due in full. The Policy will be In-Force during the Grace Period.
- ii. All the benefits under the Policy will continue to apply during the Grace Period.

In case of death during the Grace Period, the Death Benefit will be paid (after deducting the Premium due for the Policy Year in which death occurs).

Nomination

Nomination is allowed in accordance with the provisions of Section 39 of the Insurance Act, 1938 as amended from time to time.

Assignment

Assignment is allowed in accordance with the provisions of Section 38 of the Insurance Act, 1938 as amended from time to time.

Revival

If premiums are not paid within the grace period, the policy lapses or becomes reduced paid-up as per the provisions mentioned. The policy may be revived within the Revival Period. Revival Period means the period of five consecutive complete years from the date of first unpaid premium. During this period the policyholder is entitled to revive the policy which was discontinued due to the non-payment of premium. The revival will be considered on receipt of written application from the policyholder along with the proof of continued insurability of Life Assured and on payment of all overdue premiums. Company may charge interest (simple basis), as decided from time to time, on the unpaid premium for every completed month from the date of first unpaid premium.

The revival interest rate will be declared on 1st April every year using G-sec rate with 2 years maturity as at 31st March of the same calendar year. The per month revival interest rate shall be $(x + 3\%)/12$ rounded up to nearest 0.25%, where x is G-Sec rate with 2 years maturity. Source to determine the G-Sec yield is www.ccilindia.com. The declared revival rate will be applicable for all the revivals till next declaration date i.e. 1st April of next year.

Any change in basis of determination of interest rate for revival shall only be done in accordance with the procedure laid down in the prevailing Regulations. The interest rate to be charged effective from April 2025 is 1.00% per month (simple basis) on unpaid premiums for every completed month from the date of the first unpaid premium. The proof of continued insurability and medical examination if required (medical examination cost to be borne by the policyholder) and the results thereof would be interpreted and if the life is acceptable from the underwriting point of view, then it will be allowed to revive. Revival would be as per the 'Board Approved Underwriting Policy'. All the benefits of the policy will be reinstated on the policy revival.

Prohibition of Rebate: (Section 41 of the Insurance Act, 1938, as amended from time to time)
No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an Insurance in respect of any kind of risk relating to lives in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the Policy nor shall any person taking out or renewing or continuing a Policy accept any rebate except one such rebate as may be allowed in accordance with the published prospectus or tables of the Insurer. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees.

Non-Disclosure Clause: (Section 45 of the Insurance Act, 1938, as amended from time to time)

No policy of life insurance shall be called in question on any ground whatsoever after the expiry of three years from the date of policy, i. e. from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later. A policy of life insurance may be called in question at any time within three years from the date of issuance of the policy or the date of commencement of risk or the date of revival of the policy or the date of the rider to the policy, whichever is later, on the ground of fraud: Provided that the insurer shall have to communicate in writing to the insured or the legal representatives or nominees or assignees of the insured the grounds and materials on which such decision is based. Nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called

in question merely because the terms of the policy adjusted on subsequent proof that the age of the life insured was incorrectly stated in the proposal. For further details, please refer to the Insurance Act, as amended from time to time.

About Edelweiss Life Insurance Company Limited

Edelweiss Life Insurance Company Limited (formerly known as Edelweiss Tokio Life Insurance Company Limited) established nationwide operations in July 2011 with an immovable focus on protecting people's dreams and aspirations. The company has been focused on bringing innovation, simplicity, and a new-age approach to life insurance, aligned with the expectations of the customer today. It has been offering need-based and innovative life insurance solutions to help customers live their #zindagiunlimited. With a customer-centric approach, the company has been operating as a multi-channel distribution business to effectively serve its customers across the country. As of July 2025, the company has 94 branches in 77 major cities.

Purpose: We will take the responsibility of protecting people's dreams and aspirations

Edelweiss Life Insurance Company Limited
(formerly known as Edelweiss Tokio Life Insurance Company Limited)
CIN: U66010MH2009PLC197336

Registered & Corporate Office- 6th Floor, Tower 3, Wing 'B', Kohinoor City, Kiroli Road, Kurla (W), Mumbai - 400070 Toll Free: 1800 2121212 | www.edelweissslife.in

Disclaimer: Edelweiss Life – Premier Guaranteed STAR Pro is an Individual, Non-Linked, Non- Participating, Savings, Life Insurance Plan. Please know the associated risks and the applicable charges from your Personal Financial Advisor or the Intermediary. Tax benefits are subject to changes in the tax laws. The tax benefits under this Policy may be available as per the prevailing Income Tax laws in India.

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